

IN RE:
McCrea, Rosalind C

Case No. 14-13991
Chapter 13

Debtor

FIRST AMENDED CHAPTER 13 PLAN

YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this plan or any motion included below must file a timely written objection. This plan may be confirmed and the motions included below may be granted without further notice or hearing unless written objection is filed before the deadline stated on the separate Notice you should have received from the bankruptcy court. If you have a secured claim, this is notice that your lien may be voided or modified if you do not object to this plan.

THIS PLAN DOES NOT ALLOW CLAIMS. You must file a proof of claim to be paid under any plan that may be confirmed.

1. PAYMENT AND LENGTH OF PLAN: Debtor shall pay the Trustee the sum of \$4,846.00 by March, 2015 then beginning April, 2015 the sum of \$1079.00 per month for the final 50 months of her plan totaling 60 months and in the total amount of \$58,796.00.

2. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT)

All allowed priority claims will be paid in full unless creditor agrees otherwise:

- A) The Administrative Claim for Attorney Fees of Michael D. Ward, Esquire in the amount of \$2,600.00;**
- B) The priority portion of the City of Philadelphia's claim No. 8 in the amount \$37. 50 shall be paid through this plan.**

3. SECURED CLAIMS:

A) Secured Claim to be paid under this plan as follows:

- 1) To the City of Philadelphia in regard to Its secured Claim No. 6: the principal amount of \$387.00 plus 5% interest which is \$19.35 for a total amount of \$406.35 which amount includes all allowed or allowable interest shall be paid though the plan.**
- 2) To the City of Philadelphia in regard to Its secured Claim No. 7: the principal amount of \$7,902.00 plus 5% interest for a total amount of \$8,297.10 which amount includes all allowed or allowable interest shall be paid through the plan.**
- 3) To the City of Philadelphia in regard to Its secured Claim No. 8 the principal amount of \$12,507.69 plus 5% interest for a total amount of \$13,133.08 which amount includes all allowed or allowable interest and it the entire amount of the allowed claim under this plan**
- 4) To US Bank National Association, et. al. America's Servicing Company regarding claim no. 9 Its arrears claim of \$23,133.30 will be paid in the plan. Debtor shall continue to make post-petition mortgage payments outside the plan.**
- 5) The Portion Secured Claim of Claim No. 1 of the IRS in the amount of \$5,800.00.**

6) Debtor is not proposing to pay any amount to Deutsche Bank National Trust Company etal Americas Servicing Company thought this plan. Debtor intends to deal with her debt to said Creditor outside the plan.

B) Debtor surrenders or abandons the following collateral. Upon confirmation, the stay is lifted as to surrendered or abandoned collateral. None.

4. UNSECURED CLAIMS: PRO RATA

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Executory contracts and unexpired leases are assumed or rejected as follows:

Creditor/Lessor

Property Description

Assume/Reject

None

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<input checked="" type="checkbox"/>
<input type="checkbox"/>

6. OTHER PLAN PROVISIONS AND MOTIONS

(a) Vesting of Property of the Estate. Property of the estate shall revest in Debtor: Upon confirmation

<input checked="" type="checkbox"/>

(b) Payment Notices. Creditors and lessors may continue to mail customary notices or coupons to the Debtor or Trustee notwithstanding the automatic stay.

<input type="checkbox"/>

(c) Order of Distribution. Trustee shall pay allowed claims in the following order:

Trustee Commissions

Other Administrative Claims

Priority Claims

Secured Claims

General Unsecured Claims

Dated: March 30, 2015

/s/ Michael D. Ward, Esq.

Attorney for the Debtor